

# The Word about Government Travel Credit Card

The government travel credit card (GTCC) is nothing new. In fact, it's been with us for many years, in one format or another. But the rules of the game have changed somewhat, so we've decided to summarize the changes and give you some suggestions on the new GTCC.

The new card is a Visa card issued by Nations Bank/Bank of America. It has replaced the American Express travel card which many of us have used over the years. The use of this card has been mandated for all our SELRES personnel. A good summary of the new rules, as they apply to us, can be found in COMNAVSURFRESFOR NEW ORLEANS LA 112139Z FEB 00. We will discuss the key points of this message in this article.

First, the GTCC is the required method of payment for SELRES personnel who will be performing official travel (i.e. AT, IDTT) on or after March 1, 2000. You will not be allowed to perform an AT after May 1, 2000 unless you have the GTCC. So far, the average lead time to obtain a GTCC (from application to receipt of card) has been about three weeks. However, the number of applications for the Government credit card has increased from 1,000 per month to 6,000 per month since the start of the year. Plan on this increasing the length of time required to get your own card once you file your application.

There are several reasons for using your GTCC, including for the purchase of lodging and auto rental. It is *mandatory* that these two items are charged to the GTCC. Also, any charges exceeding \$75.00 must be placed on the GTCC.

Another good use of the GTCC is to obtain a cash advance for travel expenses. As a matter of fact, even the interest charges (which are paid up

front) are reimbursable on your travel claim.

You will also find that there are times when it is not convenient/required to use your GTCC. Examples of this are for smaller miscellaneous travel expenses under \$75.00, such as laundry/dry cleaning, taxi or local transportation, meals, phone calls, and cases where a vendor does not accept the GTCC.

Perhaps the most important thing that you should know about this card is how to get one for yourself. The process is actually quite simple. Just stop by the RESCEN Training Office and ask for an application. On this two page form, you will be asked to fill out some basic information about yourself. It is the kind of info that you would normally provide when applying for a credit card. It only takes a few minutes to fill out, and requires two signatures; your own, and the unit CO.

Now for the warnings. *The GTCC is only to be used to pay for official travel expenses incurred while in the performance of official duty. Personal use of the GTCC is strictly prohibited, and any unauthorized use may result in cancellation of the card and/or disciplinary action.*

What does this mean? Simply put, don't use the GTCC for personal purchases. If your government travel credit card is used to buy a portable stereo, 12 CDs, and some new fishing tackle, you can expect a phone call. Soon! And you can rest assured that your purchases are being tracked.

One other issue to address is the payment on the balance due. All persons using this card will receive a bill, which will be sent to the residence listed on the GTCC application. When this bill arrives,

pay it. Any account that becomes 60 days or more past due will be suspended and/or cancelled, which could subject you to the appropriate disciplinary action.

Remember, if you have not yet applied for this card, please do so now. Waiting until the summer will cause you to "miss the boat" on the GTCC, which could

result in significant reimbursement problems on your travel claim. See your unit Commanding Officer to have your application signed today, so that you can receive your GTCC as quickly as possible.



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Hey...did you know that the interest rate on most personal credits cards can be negotiated? Of course, the best policy is to pay off the balance on all of your credit cards each month so that you don't have to worry about interest and finance charges. However, if you do carry a month to month balance, you can always contact the Customer Service

Department of your credit company and ask them to reduce the rate, i.e., from 18% down to 12%. If they refuse, simply tell them that you will transfer the balance to another credit card, and that you'll cancel their card. That usually gets some action, especially if you're ready to take action on the spot. If this still doesn't work, ask to speak to a supervisor, who can often get instant results.